

PATENT COOPERATION TREATY

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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

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REC'D 22 JUN 2004

(PCT Article 36 and Rule 70)

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| Applicant's or agent's file reference FP18398 | FOR FURTHER ACTION See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416). | |
| International Application No. PCT/AU2003/001287 | International Filing Date (day/month/year) 29 September 2003 | Priority Date (day/month/year) 27 September 2002 |
| International Patent Classification (IPC) or national classification and IPC Int. Cl. ⁷ G06F 17/60, 157:00, 3/033 | | |
| Applicant PANGAEA PTY LTD et al | | |

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| <p>1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of 3 sheets, including this cover sheet.</p> <p><input checked="" type="checkbox"/> This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).</p> <p>These annexes consist of a total of 8 sheet(s).</p> | |
| <p>3. This report contains indications relating to the following items:</p> <p>I <input checked="" type="checkbox"/> Basis of the report</p> <p>II <input type="checkbox"/> Priority</p> <p>III <input type="checkbox"/> Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</p> <p>IV <input type="checkbox"/> Lack of unity of invention</p> <p>V <input checked="" type="checkbox"/> Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</p> <p>VI <input type="checkbox"/> Certain documents cited</p> <p>VII <input type="checkbox"/> Certain defects in the international application</p> <p>VIII <input type="checkbox"/> Certain observations on the international application</p> | |

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| Date of submission of the demand 27 April 2004 | Date of completion of the report 10 June 2004 |
| Name and mailing address of the IPEA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustalia.gov.au Facsimile No. (02) 6285 3929 | Authorized Officer ROSEMARY LONGSTAFF Telephone No. (02) 6283 2637 |

I. Basis of the report**1. With regard to the elements of the international application:***

- ☐ the international application as originally filed.
- ☒ the description, pages **2, 4-19**, as originally filed,
pages , filed with the demand,
pages **1, 1a, 3, 3a**, received on **31 May 2004** with the letter of **31 May 2004**
- ☒ the claims, pages , as originally filed,
pages , as amended (together with any statement) under Article 19,
pages , filed with the demand,
pages **20-23**, received on **31 May 2004** with the letter of **31 May 2004**
- ☒ the drawings, pages **1-6**, as originally filed,
pages , filed with the demand,
pages , received on with the letter of
- ☐ the sequence listing part of the description:
pages , as originally filed
pages , filed with the demand
pages , received on with the letter of

2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.

These elements were available or furnished to this Authority in the following language which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- ☐ contained in the international application in written form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished

4. ☐ The amendments have resulted in the cancellation of:

- ☐ the description, pages
- ☐ the claims, Nos.
- ☐ the drawings, sheets/fig.

5. ☐ This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).

** Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**1. Statement**

| | | |
|-------------------------------|-------------|-----|
| Novelty (N) | Claims 1-24 | YES |
| | Claims None | NO |
| Inventive step (IS) | Claims 1-24 | YES |
| | Claims None | NO |
| Industrial applicability (IA) | Claims 1-24 | YES |
| | Claims | NO |

2. Citations and explanations (Rule 70.7)

WO 99/30261

US 6271863

EP 1154386

WO 02/056217

All claims are novel and involve an inventive step over the prior art. None of the cited documents, alone or in combination, disclose, or fairly suggest, all features of claims 1-24.

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A FINANCIAL MANAGEMENT SYSTEM

Technical Field

This invention relates to financial management
5 systems and particularly those embodied in computer
hardware or software.

Background to the Invention

Many people do not have a clear understanding of the
10 fundamental principles and concepts which underlie the
management of finances and find interpreting numerical
accounts reports to be very difficult. To assist with
this, some financial management systems provide accounts
reports that are expressed with the aid of graphics such
15 as graphs or charts. However, the user is required to
operate the system by working exclusively with numerical
data in order to produce such a graphical report. Thus, a
level of competence and understanding of numerical
accounts information is still required to operate systems
20 of these types.

Summary of the Invention

In a first aspect the present invention provides a
financial management system including:
25 presentation means for presenting financial information to
a user wherein the financial information includes a
planned value in respect of a pre-determined period of
time, a target value being a proportion of the planned
value at a pre-determined point during the period of time,
30 and an actual value as at the pre-determined point during
the period of time, each of the planned value, the target
value and the actual value being represented by a graphic;
the graphics are associated with one another so that the

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variance between the target value and the actual value is
visually apparent to the user;
the system further including manipulation means for
manipulating at least one of the graphics in response to
5 an action of a user; and
modifying means for modifying the financial information
based on the manipulation of the at least one graphic.

By use of this system, financial information can be
worked upon whilst it is represented in a graphical format

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may represent the financial information wholly numerically. In this way, the system can output financial information in a wholly numerical format for use by persons who have an understanding of wholly numerical financial reports. Thus, by use of the system a user can receive numerical financial information such as from their accountant, manipulate the information by use of graphics, and then represent the modified information numerically for sending back to their accountant.

10 The system may further include means for generating icons representative of budget items within an overall budget.

 The system may further include means for associating a graphic with each icon whereby that budget item can be modified by manipulating the graphic.

15 The system may further include means for generating icons representing a time period over which a budget is to extend.

 In a second aspect the present invention provides a method of managing financial information including the steps of:
presenting financial information to a user wherein the financial information includes a planned value in respect of a pre-determined period of time, a target value being a proportion of the planned value at a pre-determined point during the period of time, and an actual value as at the pre-determined point during the period of time, each of the planned value, the target value and the actual value being represented by a graphic;
20 associating the graphics with one another so that the variance between the target value and the actual value is visually apparent to the user;
manipulating at least one of the graphics in response to

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an action of a user; and
modifying the financial information based on the
manipulation of the at least one graphic.

The step of manipulating the at least one graphic may
5 further include the step of resizing the graphic.

The step of manipulating the at least one graphic may
further include the step of moving the graphic.

The method may further include the step of creating a
graphic and the financial information represented by that
10 graphic.

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CLAIMS:

1. A financial management system including:
presentation means for presenting financial
5 information to a user wherein the financial
information includes a planned value in respect of a
pre-determined period of time, a target value being a
proportion of the planned value at a pre-determined
point during the period of time, and an actual value
10 as at the pre-determined point during the period of
time, each of the planned value, the target value and
the actual value being represented by a graphic;
the graphics are associated with one another so that
the variance between the target value and the actual
15 value is visually apparent to the user;
the system further including manipulation means for
manipulating at least one of the graphics in response
to an action of a user; and
modifying means for modifying the financial
20 information based on the manipulation of the at least
one graphic.
2. A financial management system according to claim 1
wherein the financial information that the at least
one graphic represents is proportional to a dimension
25 of the graphic and the graphic may be manipulated by
being resized.
3. A financial management system according to either
claim 1 or claim 2 wherein the financial information
that the at least one graphic represents corresponds
30 to the position of the graphic and the graphic may be
manipulated by being moved.
4. A financial management system according to any one of
the preceding claim further including creation means

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for creating a graphic and the financial information represented by that graphic.

5. A financial management system according to any preceding claim further including means for
5 generating icons indicative of positive and negative financial status.
6. A financial management system according to any preceding claim further including means for storing the financial information.
- 10 7. A financial management system according to any preceding claim further including means for substituting the at least one graphic with an alternative graphic.
8. A financial management system according to any
15 preceding claim wherein the means for presenting the financial information can represent the financial information wholly numerically.
9. A financial management system according to any preceding claim wherein the planned value is a budget
20 and the system further includes means for generating icons representative of budget items within the budget.
10. A financial management system according to claim 9 further including means for associating a graphic
25 with each icon whereby that budget item can be modified by manipulating the graphic.
11. A financial management system according to either claim 9 or claim 10 further including means for generating icons representing the time period over
30 which a budget is to extend.
12. A method of managing financial information including the steps of:
presenting financial information to a user wherein

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- the financial information includes a planned value in respect of a pre-determined period of time, a target value being a proportion of the planned value at a pre-determined point during the period of time, and an actual value as at the pre-determined point during the period of time, each of the planned value, the target value and the actual value being represented by a graphic;
- associating the graphics with one another so that the variance between the target value and the actual value is visually apparent to the user;
- manipulating at least one of the graphics in response to an action of a user; and
- modifying the financial information based on the manipulation of the at least one graphic.
13. A method according to claim 12 wherein the financial information that the at least one graphic represents is proportional to a dimension of the graphic and the step of manipulating the graphic includes the step of resizing the graphic.
14. A method according to either claim 12 or claim 13 wherein the financial information that the at least one graphic represents corresponds to the position of the graphic and the step of manipulating the graphic includes the step of moving the graphic.
15. A method according to any one of claims 12 to 14 further including the step of creating a graphic and the financial information represented by that graphic.
16. A method according to any one of claims 12 to 15 further including the step of generating icons indicative of positive and negative financial status.
17. A method according to any one of claims 12 to 16

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further including the step of storing the financial information.

18. A method according to any one of claims 12 to 17
further including the step of substituting the at
5 least one graphic with an alternative graphic.
19. A method according to any one of claims 12 to 18
further including the step of representing the
financial information wholly numerically.
20. A method according to any one of claims 12 to 19
10 wherein the planned value is a budget and further
including the step of generating icons representative
of budget items within the budget.
21. A method according to claim 20 further including the
step of associating a graphic with each icon whereby
15 that budget item can be modified by manipulating the
graphic.
22. A method according to either claim 20 or claim 21
further including the step of generating icons
representing a time period over which the budget is
20 to extend.
23. A computer program arranged to instruct a computing
system to implement a system according to any one of
claims 1 to 11.
24. A computer readable medium carrying a computer
25 program according to claim 23.

Dated this 28th day of May 2004

PANGAEA PTY LTD

By their Patent Attorneys

30 GRIFFITH HACK